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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Sturgis, et al. DATE: January 5, 2007
SERIAL NO: 09/775,278 GROUP ART UNIT NO.: 3626
FILED: February 1, 2001 EXAMINER: PORTER, RACHEL L
FOR: "Method and Apparatus For Improving The Loss Ratio On An Insurance Program Book"
ATTORNEY DOCKET NO.: A99285US (98222.1)

RESPONSE TO NOTICE OF NON-COMPLIANT AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

This is a response to the Notice of Non-Compliant Amendment mailed January 3, 2007.

A shortened statutory period was set to expire one (1) month making a response due by February 3, 2007. Applicants have corrected claim 128 to remove a typographical error (where "and" was underlined, but should not have been). As claim 128 was not amended in Applicants' Response dated October 19, 2006 (but was amended in an earlier response), the identifier "(previously presented)" is correct. Although only claim 128 has been corrected, Applicants are submitting the entire claim section. Attached, as required, is the corrected section of the non-compliant amendment in compliance with 37 CFR 1.121.